Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 51

United States Bankruptcy Court

Northern District of Illinois Eastern Division

Voluntary Petition	

										•	
Name of Debtor (if individual, enter Last, First, Middle):				Name	Name of Joint Debtor (Spouse) (Last, First, Middle)						
Mendoza, Deeana Doris											
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-1568						our digits of Soc. re than one, stat		al-Taxpayer I.D.	(ITIN) No./Complete EIN		
Street Address of	Debtor (No. 8	& Street, City, a	and State):			Stree	t Address of Joir	nt Debtor (No. & \$	Street, City, and	State):	
11622 S A	venue #	ŧ H									
Chicago, I	L				60617						
County of Residen	ice or of the F	Principal Place	of Business:			Coun	ty of Residence	or of the Principa	l Place of Busin	ess:	
		CC	OK								
Mailing Address of	Debtor (if dif	ferent from str	eet address)			Mailir	ng Address of Jo	int Debtor (if diffe	erent from street	address):	
,											
Location of Princip	al Assets of E	Business Debt	or (if different	rom street a	address above):						
1		or (Form of Orga	anization)			of Busine		W	•	nkruptcy Code Under on is Filed (Check one box)	
Individual	(includes Joi	nt Debtors)			☐ Heath Care B☐ Single Asset I		0.25	Chapter	7 🗖 Cha	apter 15 Petition for Recognition	
	it D on page 2 o				defined in 11			☐ Chapter 9	9 of a	Foreign Main Proceeding	
_ :	on (includes l	LLC & LLP)			Railroad Stockbroker			☐ Chapter Chapter	apter 15 Petition for Recognition		
☐ Partnersh	•				☐ Commodity B	roker		☐ Chapter	13 of a	a Foreign Nonmain Proceeding	
•		one of the abor te type of entit			Clearing Banl	k					
		er 15 Debtors			Other	xempt Ent	ity			14 (2)	
	·					ox, if applica		Nature of Debts (Check one Box) ■ Debts are primarily consumer □ Debts are			
Country of debtor's	center of ma	in interests:			☐ Debtor is a ta			debts, defi	ned in 11 U.S.C	primarily	
Each country in wha	_	proceeding by	, regarding, or		organization u United States				s "incurred by a primarily for a pe		
					Revenue Cod	le).			nousehold purpo		
_		Filing Fee (Check one box)				one box		hapter 11 Debto		
Filing Fee atta	ched						□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
Filing Fee to b						Check	Check if:				
signed applica unable to pay							 Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter). 				
☐ Filing Fee way							Check all applicable boxes:				
attach signed	application fo	r the court's co	nsideration. S	ee Official I	Form 3B.		□ A plan is being filed with this petition. □ Acceptances of the plan were solicited prepetition from one of more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Admin	istrative Info	rmation								This space is for court use only10.00	
□ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.				ses paid, t	here will be no						
Estimated Number of	of Creditors									1	
1-	5 0-	1 00-	1 200-	1 ,000-	5,001-	□ 10,001	25,001	5 0,001	Over		
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	1	
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00		□ 850,000,001	\$100,000,001	\$500,000,001	More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 to	o \$100 nillion	to \$500 million	to \$1billion	\$1 billion		
Estimated Liabilities]	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10 million	to \$50 t	\$50,000,001 o \$100 million	\$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 51 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) **Deeana Doris Mendoza** All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). /s/ Jason Makoto Shimotake Exhibit A is attached and made a part of this petition. Dated: 09/04/2015 Jason Makoto Shimotake **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

PFG Record # 667189 B1 (Official Form 1) (1/08) Page 2 of 3

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

possession was entered, and

period after the filing of the petition.

П

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main B1 (Official Form 1) (12/11) Document Page 3 of 51

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s) Deeana Doris Mendoza

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Deeana Doris Mendoza

Deeana Doris Mendoza

Dated: 08/29/2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States
Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
attached

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Attorney

/s/ Jason Makoto Shimotake

Signature of Attorney for Debtor(s)

Jason Makoto Shimotake

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 09/04/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 667189 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 4 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

Deeana Doris Mendoza
tify under penalty of perjury that the information provided above is true and correct. ed: 08/29/2015 /s/ Deeana Doris Mendoza
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
Active military duty in a military combat zone.
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 667189

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 5 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 6 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$14,468	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$18,000	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$26,620	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,071
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,979
TOTALS			\$14,468 TOTAL ASSETS	\$44,620 TOTAL LIABILITIES	

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 7 of 51

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor Case No.
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	Code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,071.44
Average Expenses (from Schedule J, Line 18)	\$2,979.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$4,058.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$18,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$26,620.23
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$44,620.23

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 8 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

Record # 667189 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankrup	otcy D	ocket#:
---------	--------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		checking account with First Savings Bank of Hegewisch		\$500
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.				¢4.000
		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact				
disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$50
06. Wearing Apparel				
		Necessary wearing apparel.		\$100
07. Furs and jewelry.				
		Earrings, watch, costume jewelry, fur coat		\$150
08. Firearms and sports, photographic, and other hobby equipment.	X			

Record # 667189 B6B (Official Form 6B) (12/07) Page 1 of 3

Document Page 10 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance (Cash Surrender Value: \$1,000) (BENEFICIARY: Aaliyah Mendoza, minor dependant)	н	\$1,000					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)). 12. Interest in IRA,ERISA, Keogh, or other	X								
pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100% Exempt.		Unknown					
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 11 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy	Docket #:
------------	-----------

Total

(Report also on Summary of Schedules)

\$14,468.00

Judge:

	SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X										
25. Autos, Truck, Trailers and other vehicles and accessories.		Santander Consumer USA - 2011 Nissan Maxima with over 40,000 miles	н	\$11,668							
26. Boats, motors and accessories.	X										
27. Aircraft and accessories.	X										
28. Office equipment, furnishings, and supplies.	X										
29. Machinery, fixtures, equipment, and supplie used in business.	X										
30. Inventory	X										
31. Animals	X										
32. Crops-Growing or Harvested. Give particulars.	X										
33. Farming equipment and implements.	X										
34. Farm supplies, chemicals, and feed.	X										
35. Other personal property of any kind not already listed. Itemize.	X										

Record # 667189 B6B (Official Form 6B) (12/07) Page 3 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy	Docket #:
------------	-----------

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with First Savings Bank of Hegewisch	735 ILCS 5/12-1001(b)	\$ 500	\$500
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 1,000	\$1,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 50	\$50
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
Earrings, watch, costume jewelry, fur coat	735 ILCS 5/12-1001(b)	\$ 150	\$150
09. Interests in insurance pol			
Whole Life Insurance (Cash Surrender Value: \$1,000) (BENEFICIARY: Aaliyah Mendoza, minor dependant)	735 ILCS 5/12-1001(h)(3)	In Full	\$1,000
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
25. Autos, Truck, Trailers and			
Santander Consumer USA - 2011 Nissan Maxima with over 40,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$11,668

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 667189 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 13 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

	editor's Name and Mailing Address acluding Zip and Account Number (See Instructions Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Ba 85 Da	Intander Consumer USA Inkruptcy Department 85 N. Stemmons Fwy. Illas TX 75247 Ict #:		Н	Dates: Nature of Lien: Lien on Vehicle - PMSI Market Value: \$11,668.00 Intention: Reaffirm 524 (c) *Description: Santander Consumer USA - 2011 Nissan Maxima with over 40.000 miles				\$18,000	\$18,000

Total

(Report also on Summary of Schedules)

\$18,000

\$18,000

Record # 667189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 14 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 15 of 51

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
[X] None									
			То	tal Amount of Unsecured Priori (Report also on Summary o	•				\$0

Record # 667189 B6E (Official Form 6E) (04/13) Page 2 of 2

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 16 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy Dog	cket#:
----------------	--------

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
Capital One Bankruptcy Department PO Box 5294 Carol Stream IL 60197 Acct #:			Dates: Reason: Credit Card or Credit Use				\$350
2 Citibank SD NA Bankruptcy Dept PO Box 550720 Jacksonville FL 32255-0720 Acct #:			Dates: Reason: Credit Card or Credit Use				\$8,732

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

United Collection Bureau, Inc. Bankruptcy Dept 5620 Southwyck Blvd. Suite 206 Toledo OH 43614

Record # 667189 B6F (Official Form 6F) (12/07) Page 1 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3 <u>Discover Bank</u> Bankruptcy Dept. PO Box 8003 Hilliard OH 43026 Acct #:			Dates: Reason: Credit Card or Credit Use				\$11,949

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Weltman, Weinberg & Reis Co. Bankruptcy Dept. 180 N. LaSalle St., Ste. 2400 Chicago IL 60601

4	Kohl's Attn: Bankruptcy Dept. PO Box 3043 Milwaukee WI 53201-3043 Acct #:	Dates: Reason: Credit Card or Credit Use	\$450
5	Macy's/DSNB Bankruptcy Department PO Box 8053 Mason OH 45040	Dates: Reason: Credit Card or Credit Use	\$1,624
	Acct #:		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Macy's Bankruptcy Dept PO Box 6167 Sioux Falls SD 57117

Record # 667189 B6F (Official Form 6F) (12/07) Page 2 of 3

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Atlanta GA 30353

Acct #:

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Unliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С Sam's Club Dates: **Bankruptcy Department** Reason: Credit Card or Credit Use \$3,515 PO Box 530942

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

J.C. Christensen & Assoc, Inc. Bankruptcy Dept PO Box 519 Sauk Rapids MN 56379

Total Amount of Unsecured Claims

\$ 26,620

(Report also on Summary of Schedules)

Record # 667189 B6F (Official Form 6F) (12/07) Page 3 of 3

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 19 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

1	
1	

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 667189 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 20 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Dock	ket#:	
-----------------	-------	--

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

|--|

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 667189 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 21 of 51

Debtor 1	Deeana	Doris	Mendoza
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the: NORTHERN DISTRICT C	OF ILLINOIS
Omica ciato	Dania aptoy Court for t		
	r		
Case Numbe (If known)	r		
	r		_

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Health Inspector			
	Occupation may Include student or homemaker, if it applies.	Employers name	City of Chicago			
		Employers address	121 N La Salle Str	eet		
			Chicago, IL 60602		,	
			-			
		How long employed there?	4 months			
Pa	Part 2: Give Details About Monthly Income					
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.					
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	 List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. 		•	\$4,058.00	\$0.00	
3.	Estimate and list monthly overting	list monthly overtime pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$4,058.00	\$0.00	

Record # 667189 Official Form B 6I Schedule I: Your Income Page 1 of 2 Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main

Page 22 of 51
Case Number (if known) Document Mendoza Deeana Doris Debtor 1

Last Name

First Name

Middle Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
(Сору	line 4 here	4.	\$4,058.00	\$0.00	
		payroll deductions:	_			_
		ax, Medicare, and Social Security deductions	5a.	\$497.40	\$0.00	_
		landatory contributions for retirement plans	5b. 	\$344.94	\$0.00	_
5	5c. V	oluntary contributions for retirement plans	5c. —	\$0.00	\$0.00) -
5	5d. F	Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	_
		nsurance	5e. 	\$100.50	\$0.00	_
		Omestic support obligations	5f. 	\$0.00	\$0.00	_
Ę	5g. L	Inion dues	5g. 	\$43.72	\$0.00	_
		Other deductions. Specify:	5h. —	\$0.00	\$0.00	_
		payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$986.56	\$0.00) <u> </u>
7. Cal	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,071.44	\$0.00	
8. List	all	other income regularly received:				
8	Ва.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	1
8	Bb.	Interest and dividends	8b.	\$0.00	\$0.00	1
8	Вс.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	-)
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
8	3d.	Unemployment compensation	8d. 	\$0.00	\$0.00	-
3	Be.	Social Security	8e. —	\$0.00	\$0.00	
8	3f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	! -
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
,		Specify:	•			
	3g.	Pension or retirement income	8g. —	\$0.00	\$0.00	_
	3h.	Other monthly income. Specify:	8h. —	\$0.00	\$0.00	-
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	<u> </u> -
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,071.44 +	\$0.00	= \$3,071.4
A	Add 1	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+0,01	40.00]
) (nclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are nearly:	our dependent ot available to			11. \$0.00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	12. \$3,071.4
		ou expect an increase or decrease within the year after you file this form			• •	
	1 x					

Fill in	this information to identify	your case:				
Debto	or 1 Deeana	Doris	Mendoza	Check if this is:		
	First Name	Middle Name	Last Name	An amende	ū	
Debto (Spouse	e, if filing) First Name	Middle Name	Last Name		ent snowing post of the following c	-petition chapter 13 late:
United	d States Bankruptcy Court for the	: <u>NORTHERN DISTRICT (</u>	OF ILLINOIS_			
Case (If kno	Number			MM / DD / Y	YYYY	
	<u> </u>				•	2 because Debtor 2
<u>Offici</u>	al Form B 6J			☐ maintains a	a separate house	hold.
Sche	edule J: Your E	xpenses				12/13
	ace is needed, attach anoth		= =	are equally responsible for supplyi ages, write your name and case nun	_	
Part 1:	Describe Your Househo	old				
1. Is th	is a joint case?					
	No. Go to line 2. Yes. Does Debtor 2 live in	a separate household?				
	X No.					
	Yes. Debtor 2 m	nust file a separate Schedu	le J.			
2. De	o you have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live with you?
	o not list Debtor 1 and ebtor 2.		this information for dent	Daughter	age 9	No
	o not state the dependents'			- Dadgilloi		X Yes
116	arries.			Son	1	No V Voc
						X Yes
						Yes
						X No
						Yes
						X No
						Yes
	o your expenses include	X No				
	xpenses of people other tha ourself and your dependent	l Vaa				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
				m as a supplement in a Chapter 13	=	
	es as of a date after the ban licable date.	kruptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the for	m and fill in	
	expenses paid for with non	-	=		,	1 0
of such	assistance and have include	led it on Schedule I: Your	Income (Official Form B 6	l.)		our expenses
	he rental or home ownershi	p expenses for your resid	ence. Include first mortgag	e payments and	4	\$700.00
	ny rent for the ground or lot. not included in line 4:				4.	Ψ700.00
4	a. Real estate taxes				4a.	\$0.00
41		or renter's insurance			4b.	\$0.00
40	-	air, and upkeep expenses			4c.	\$25.00
40	d. Homeowner's associatio	n or condominium dues			4d.	\$0.00

Case 15-30621 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Doc 1

Deeana Debtor 1

First Name

Doris

Middle Name

Document

Last Name

Page 24 of 51

Case Number (if known) _

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.		\$0.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$250.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$500.00
8.	Childcare and children's education costs	8.		\$50.00
9.	Clothing, laundry, and dry cleaning	9.		\$160.00
10.	Personal care products and services	10.		\$50.00
11.	Medical and dental expenses	11.		\$50.00
12.	Transportation. Include gas, maintenance, bus or train fare.	12.		\$329.00
	Do not include car payments.			
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$55.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$150.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$610.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Schedule J: Your Expenses

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 25 of 51

Doris Deeana Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$50.00 Postage/Bank Fees (\$5.00), WHOLE INSURANCE (\$45.00), 21. 21. Other. Specify: \$2,979.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,071.44 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,979.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$92.44 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 667189 Schedule J: Your Expenses Page 3 of 3

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 26 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Deeana Doris Mendoza / Debtor

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/29/2015 /s/ Deeana Doris Mendoza

Deeana Doris Mendoza

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 667189 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 27 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2015: \$16,132 2014: \$14,000	employment	
	2013: \$14,000		
NONE			
X	Spouse		
	AMOUNT	SOURCE	

Record #: 667189 B7 (Official Form 7) (12/12) Page 1 of 10

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 28 of 51 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

a Doris Mendoza / Debtor		Bankruptcy D Judge:	Oocket #:
	STATEMENT OF FINAN	ICIAL AFFAIRS	
)2. INCOME OTHER THAN FROM EI	MPLOYMENT OR OPERATION OF BUSINE	ESS:	
he two years immediately preceding t	by the debtor other than from employment, the commencement of this case. Give partice or chapter 12 or chapter 13 must state incort a joint petition is not filed.)	ulars. If a joint petition is filed, state income	e for each spouse
AMOUNT	SOURCE		
2015: \$0 2014: \$0 2013: \$20,000	Retirement withdrawal		
Spouse			
AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
or services, and other debts to any cre value of all property that constitutes or vere made to a creditor on account of approved nonprofit budgeting and crea	c. S) WITH PRIMARILY CONSUMER DEBTS: editor made within 90 days immediately process affected by such transfer is not less than a domestic support obligation or as part of editor counseling agency. (Married debtors finot a joint petition is filed, unless the spouse	eeding the commencement of this case if \$600.00. Indicate with an asterisk (*) any an alternative repayment schedule under a ing under chapter 12 or chapter 13 must i	the aggregate y payments that a plan by an nclude payments
Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
20 days immediately preceding the co such transfer is less than \$5,850*. If the account of a domestic support obligati and credit counseling agency. (Marrie both spouses whether or not a joint pe Name and Address	OT PRIMARILY CONSUMER DEBTS: List e mmencement of the case unless the aggregate debtor is an individual, indicate with an asson or as part of an alternative repayment so didebtors filing under chapter 12 or chapter stition is filed, unless the spouses are separated.	ate value of all property that constitutes or terisk (*) any payments that were made to hedule under a plan by an approved nonp 13 must include payments and other trans ted and a joint petition is not filed.) Amount Paid or Value of	is affected by a creditor on rofit budgeting fers by either or Amount
of Creditor	Payment/Transfers	Transfers	Still Owing
creditors who are or were insiders. (N	nade within 1 year immediately preceding the larried debtors filing under chapter 12 or chapter 12 or chapter the spouses are separated and a join	apter 13 must include payments be either	
Name & Address of Creditor &	Dates	Amount Paid or Value of	Amount

Transfers

Still Owing

of Payments

Relationship to Debtor

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 29 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

Ω4	SUITS AND ADMINISTRATIVE PROCEEDINGS	EXECUTIONS	GARNISHMENTS AND	ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF STATUS NATURE COURT **SUIT AND** OF AGENCY OF OF DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION CONTRACTS First Municipal District, Cook Pending

County

Discover Bank VS Deeana Mendoza

CASE #15 M1 109537



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Date Description for Whose Benefit Property of and Value was Seized Seizure of Property



05. REPOSSESSION. FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Date of Repossession, Foreclosure Name and Address of Creditor Description and or Seller Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of Address of of Assignment or Settlement Assignee Assignment



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Location Name and Date Description Address of Court Case and Value of of of Custodian Title & Number Order Property

Record #: 667189 B7 (Official Form 7) (12/12) Page 3 of 10 Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 30 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	l
X	l
X	

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and	Description of Circumstances and,	Date	
Value	if Loss Was Covered in Whole or in	of .	
of Property	Part by Insurance, Give Particulars	Loss	

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

	i ayınıdına vanadı
	Payment/Value:
Other Than Debtor	Value of Property
Name of Payer if	Description and
Date of Payment,	Amount of Money or
	Name of Payer if

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Address Name of Payment, Amount of Money or description Address Name of Payer if and Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00

115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property Transferred
Transferee, Relationship		and
to Debtor	Date	Value Received

Record #: 667189 B7 (Official Form 7) (12/12) Page 4 of 10

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main

Document Page 31 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

a Doris Mendoza / Debtor		Bankrupt Judge:	tcy Docket #:
		•	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by the trust or similar device of which the de	ne debtor within ten (10) years immediately precebtor is a beneficiary.	eding the commencement of this o	case to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
11. CLOSED FINANCIAL ACCOUNT	S:		
certificates of deposit, or other instrurassociations, brokerage houses and	diately preceding the commencement of this case ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses of filed.) Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	, credit unions, pension funds, coo under chapter 12 or chapter 13 r	operatives, must include
12. SAFE DEPOSIT BOXES:			
immediately preceding the commenc	depository in which the debtor has or had secu ement of this case. (Married debtors filing under s whether or not a joint petition is filed, unless th	chapter 12 or chapter 13 must inc	clude boxes or
Name and Address of Bank or Other Depository	Names & Addresses of Those With Access to Box or depository	Description of Contents	Date of Transfer or Surrender, if Any
13. SETOFFS:			
this case. (Married debtors filing unde	including a bank, against a debt or deposit of the er chapter 12 or chapter 13 must include informa ses are separated and a joint petition is not filed.	tion concerning either or both spo	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
14. LIST ALL PROPERTY HELD FOR	R ANOTHER PERSON:		
	rson that the debtor holds or controls.		

of Property

Value of Property

of Owner

Record #: 667189 B7 (Official Form 7) (12/12) Page 5 of 10

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 32 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r

		Judge:
	STATEMENT OF FINA	ANCIAL AFFAIRS
15. PRIOR ADDRESS OF DEBTOR(S)		
13. PRIOR ADDRESS OF DEBTOR(S)		
	, . · · ·	cement of this case, list all premises which the debtor occu- nt petition is filed, report also any separate address of eithe
	Name	Dates of
Address	Used	Occupancy
16. SPOUSES and FORMER SPOUSE		
ii the debtor resides or resided in a con	imunity property state, commonwealth,	or territory (including Alaska, Arizona, California, Idaho,
Louisiana, Nevada, New Mexico, Puerte	o Rico, Texas, Washington, or Wiscons	or territory (including Alaska, Arizona, California, Idaho, in) within eight (8) years immediately preceding the ny former spouse who resides or resided with the debtor in
Louisiana, Nevada, New Mexico, Puerticommencement of the case, identify the community property state. Name 17. ENVIRONMENTAL INFORMATION	o Rico, Texas, Washington, or Wiscons e name of the debtor"s spouse and of a	in) within eight (8) years immediately preceding the
Louisiana, Nevada, New Mexico, Puerticommencement of the case, identify the community property state. Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the foll "Environmental Law" means any federal	o Rico, Texas, Washington, or Wisconse name of the debtor"s spouse and of a large	in) within eight (8) years immediately preceding the ny former spouse who resides or resided with the debtor in gulating pollution, contamination, releases of hazardous or ter, or other medium, including, but not limited to, statutes or
Louisiana, Nevada, New Mexico, Puerticommencement of the case, identify the community property state. Name 17. ENVIRONMENTAL INFORMATION For the purpose of this question, the fol "Environmental Law" means any federal substances, wastes or material into the regulations regulating the cleanup of the	o Rico, Texas, Washington, or Wisconse name of the debtor"s spouse and of a least spouse are least spouse and spouse spouse are least spouse are least spouse and spouse are least spouse and spouse spouse are least spouse and of a	in) within eight (8) years immediately preceding the ny former spouse who resides or resided with the debtor in gulating pollution, contamination, releases of hazardous or ter, or other medium, including, but not limited to, statutes or

X

17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE

17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

Record #: 667189 B7 (Official Form 7) (12/12) Page 6 of 10

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 33 of 51 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

lr

a Doris Mendoza / Debtor		· .	cy Docket #:
		Judge:	
ST	ATEMENT OF FINA	NCIAL AFFAIRS	
7c. List all judicial or administrative proceed ebtor is or was a party. Indicate the name a umber.			•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
8 NATURE, LOCATION AND NAME OF BU			
. If the debtor is an individual, list the names inding dates of all businesses in which the d artnership, sole proprietor, or was self-empl inmediately preceding the commencement of ithin six (6) years immediately preceding the	lebtor was an officer, director, partno loyed in a trade, profession, or other of this case, or in which the debtor or	er, or managing executive of a corporat activity either full- or part-time within s	tion, partner in a ix (6) years
the debtor is a partnership, list the names, ates of all businesses in which the debtor was mediately preceding the commencement of	vas a partner or owned 5 percent or		
the debtor is a corporation, list the names, ates of all businesses in which the debtor was mediately preceding the commencement of	vas a partner or owned 5 percent or		
Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	Nature of Business	Beginning and Ending Dates
. Identify any business listed in subdivision	a., above, that is "single asset real	estate" as defined in 11 USC 101.	
Name	Address		
he following questions are to be completed een, within six years immediately preceding rowner of more than 5 percent of the voting ole proprietor, or self-employed in a trade, p	the commencement of this case, and or equity securities of a corporation	ny of the following: an officer, director, a; a partner, other than a limited partner	managing executive,
(An individual or joint debtor should comple ithin six years immediately preceding the co o directly to the signature page.)	te this portion of the statement only	if the debtor is or has been in business	
9. BOOKS, RECORDS AND FINANCIAL S	TATEMENTS:		
ist all bookkeepers and accountants who wi eeping of books of account and records of t		eding the filing of this bankruptcy case	kept or supervised the
Name and Address	Dates Services Rendered		

Record #: 667189 B7 (Official Form 7) (12/12) Page 7 of 10 Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main

Document Page 34 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

a Doris Mendoza / Debto	r	Bankruptcy Docket #:			
		Judge:			
STATEMENT OF FINANCIAL AFFAIRS					
	rho within two (2) years immediately preceding to a financial statement of the debtor.	ne filing of this bankruptcy case have audited the books of			
Name	Address	Dates Services Rendered			
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of			
Name	Address				
	creditors and other parties, including mercantile (2) years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.			
Name and Address	Date Issued				
ist the dates of the last two inver ollar amount and basis of each i Date of		Dollar Amount of Inventory (specify cost, market of other			
Inventory	Supervisor	basis)			
. List the name and address of th	ne person having possession of the records of e Name and Addresses of Custodian	ach of the inventories reported in a., above.			
of Inventory	of Inventory Records				
1. CURRENT PARTNERS, OFF	FICERS, DIRECTORS AND SHAREHOLDERS:				
. If the debtor is a partnership, lis	st nature and percentage of interest of each mer	nber of the partnership.			
Name and Address	Nature of Interest	Percentage of Interest			
•	, list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,			
Name	·	Nature and Percentage of Stock Ownership			

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 35 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

		Judge:	
	STATEMENT OF FINAL	NCIAL AFFAIRS	
22. FORMER PARTNERS, OFFICERS,	DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list the natu	re and percentage of partnership interes	st of each member of the partnership.	
Name	Address	Date of Withdrawal	
22b. If the debtor is a corporation, list all mmediately preceding the commenceme		with the corporation terminated within one (1) ye	ear
Name and Address	Title	Date of Termination	
	on, list all withdrawals or distributions cre	edited or given to an insider, including compensa site during one year immediately preceding the	ation in any
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
24. TAX CONSOLIDATION GROUP:			
•		nber of the parent corporation of any consolidate ears immediately preceding the commencement	• .
Name of Parent Corporation	Taxpayer Identification Number (EIN)		

Name of TaxPayer Identification Number (EIN) Pension Fund

Record #: 667189 B7 (Official Form 7) (12/12) Page 9 of 10 Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 36 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 08/29/2015 /s/ Deeana Doris Mendoza

Deeana Doris Mendoza

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 667189 B7 (Official Form 7) (12/12) Page 10 of 10

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Page 37 of 51 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt

	perty of the estate. Attach additional page	•		
Property No. 1				
Creditor's Name: Santander Consumer USA Bankruptcy Department 8585 N. Stemmons Fwy. Dallas TX 75247	Describe Property Securing Debt: Santander Consumer USA - 2011 Nissan Maxima	a with over 40,000 miles		
Property will be (check one):				
□Surrendered ■F	Retained			
If retaining the property, I intend to (check at least of	ne):			
□Redeem the property				
■Reaffirm the debt				
□Other. Explain	Explain (for example, avoid lien using 110 U.S.C. § 522(f)).			
Property is (check one):				
■Claimed as exempt	□Not claimed as exempt			
PART B - Personal property subject to completed for each unexpired lease. At Property No. Lessor's Name: None	unexpired leases. (All three columns of Fitach additional pages if necessary.) Describe Property Securing Debt:	Part B must be Lease will be assumed pursuant to		
None		assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

/s/ Deeana Doris Mendoza Dated: 08/29/2015

X Date & Sign

Deeana Doris Mendoza

B6F (Official Form 6F) (12/07) Page 1 of 1 Record # 667189

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main

Document Page 38 of 51 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor	Bankruptcy Docket #:
	Judge:

DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat compensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above nan ear before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	
The compensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
For legal services, Debtor(s) agrees to pay a	and I have agreed to accept	\$1,795.00
Prior to the filing of this Statement, Debtor(s)	has paid and I have received	\$515.00
The Filing Fee has been paid.	Balance Due	\$1,280.00
2. The source of the compensation paid to me	e was:	
Debtor(s) Other: (specify)		
3. The source of compensation to be paid to n	ne on the unpaid balance, if any, remaining is:	
Debtor(s) Other: (specify	0	
	nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: None.	
5. The Service rendered or to be rendered in	clude the following:	
•	ering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. b) Preparation and filing of the petition, schedu	ules, statement of affairs and other documents required by the court.	
c) Representation of the client at the first sched) Advice as required.	eduled meeting of creditors.	
	-disclosed fee does not include the following service: ing or court dates, amendments to schedules, adversary complaints o	r conversions to
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	•
	Respectfully Submitted,	
Date: 09/04/2015	/s/ Jason Makoto Shimotake	
	Jason Makoto Shimotake GERACI LAW L.L.C. 55 F. Monroe Street #3400	

55 E. Monroe Street #3400 Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 667189 Page 1 of 1 B6F (Official Form 6F) (12/07)

ase 15-30621 Doc 1 File **999**68 **133 Ente** National Headquarters: 55 E. Monroe Street #3400 Chicago II. 60 ed 09/08/15 13:08:24 Desc Main Case 15-30621

Date: 7/18/2015

Consultation Attorney: SHI

Record #: 667-189



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filling fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) e Debtor(s), Representing Geraci Law L.L.C. rev 150511 Attorney for t

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 40 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/29/2015 /s/ Deeana Doris Mendoza

Deeana Doris Mendoza

X Date & Sign

Record # 667189 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 667189 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 42 of 51

Form B 201A, Notice to Consumer Debtor(s)

In re Deeana Doris Mendoza / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 08/29/2015	/s/ Deeana Doris Mendoza	
	Deeana Doris Mendoza	_
Dated: 09/04/2015	/s/ Jason Makoto Shimotake	_

Attorney: Jason Makoto Shimotake

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 43 of 51

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case

Name of Joint Debtor(s) Deeana Doris Mendoza

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[if no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

pelana Doris M

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Sibrature of ttor

Signature of Attorney for Debtor(s)

Jason Makoto Shimotake

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400

Chicago, IL 60603 Phone: 312-332-1800

Dated:

/2015

 $^{\bullet}$ In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11,

United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (if the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy pellition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 44 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

one of ti	he five statements below and attach any documents as directed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the oradit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	 I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l c	ertify under penalty of perjury that the information provided above is true and correct.
Da	ited: 08/29/2015 Octana Mendaga X Date & Sign
	Deeana Doris Mendoza

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 45 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 08/29/2015 Ollana V

VOILA MINDAR X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.
Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both, 18 U.S.C. Sections 152 and 3571

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 46 of 51

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated 06 29 /2015

Ollana Doris Mendosa

Decana Doris Mendosa

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

U.S.C. Sections 132 and 357.

B7 (Official Form 7) (12/12) Page 10 of 10

Record #: 667189

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Page 47 of 51 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

	<u>E</u>	Bankruptcy Docket #:	
eeana Doris Mendoza / Debtor		Judge:	
	DEBTOR'S STATEMENT OF INTENTION		
PART A - Debts secured	by property of the estate. (Part A must be fully c	ompleted for EACH debt	
which is secured	by property of the estate. Attach additional page	ges if necessary.)	
roperty No. 1			
reditor's Name:	Describe Property Securing Debt:	with over 40,000 miles	
entander Consumer USA	Santander Consumer USA - 2011 Nissan Maxima	with over welcoo mines	
ankruptcy Department			
85 N. Stemmons Fwy.			
allas TX 75247			
roperty will be (check one):	■ Retained		
□Surrendered	Mar i Zaran i tak		
retaining the property, I intend to (che	eck at least one):		
☐Redeem the property			
Reaffirm the debt			
	(for example, avoid lien	using 110 U.S.C. § 522(f)).	
□Other. Explain	(ior oxample)	•	
Property is (check one):			
Claimed as exempt	□Not claimed as exempt		
	ibject to unexpired leases. (All three columns of	Part B must be	
ART B - Personal property su			
ART B - Personal property su completed for each unexpired	lease. Attach additional pages if necessary.)		
PART B - Personal property sustained for each unexpired Property No.	lease. Attach additional pages if necessary.)		
ompleted for each unexpired	lease. Attach additional pages if necessary.) Describe Property Securing Debt:	ease will be	
ompleted for each unexpired Property No.	lease. Attach additional pages if necessary.)	ease will be	
ompleted for each unexpired Property No. Lessor's Name:	lease. Attach additional pages if necessary.)	ease will be assumed pursuant to	

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, 1S YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 06 / 29 /2015

Dieana Doris Mendoza

X Date & Sign

Entered 09/08/15 13:08:24 Desc Main Case 15-30621 Doc 1 Filed 09/08/15 Page 49 of 51 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Deeana Doris Mendoza / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Deeana Doris Mendoza

X Date & Sign

Case 15-30621 Doc 1 Filed 09/08/15 Entered 09/08/15 13:08:24 Desc Main Document Page 50 of 51

benefit under the Social Security Act. 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. \$0.00 \$0.00 10b. \$0.00 \$0.00 110c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11	Debtor 1	Deeana	Doris	Mendoza	Case Number (if known)		
Unemployment compansation So.00 \$0.00		First Name	Middle Name	Last Name	www.hore.com/archiverson.energe/CCCC/SCCAAcCAAccaAcca		#G Noveron
3. Unemployment compensation Do not after the amount if you contract that the amount roceived was a benefit under the Social Security Act. Instead, list it here						Debtor 2 or	nanc-annecessaturi de cesa
3. Unemployment compensation Do not after the amount if you contract that the amount roceived was a benefit under the Social Security Act. Instead, list it here					¢0.00	\$0.00	au averanda
For your spouse 9. Pension or retirement income. Do not include any amount received that was a \$0.00 \$0.00 10. Income from a libert escures and listed above. Specify the source and amount. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlis received under the Social Security Act. Do not include any bandlish received under the Social Security Act. Do not include any bandlish received the formation of the social security and the social security of the Social Security Act. Do not include any bandlish received the Social Security Act. Do not include any bandlish received the Social Security Act. Do not include any security and security of the Social Security Act. Do not include any security and s	B. Unem	ployment compen	sation		\$0.00		x management of the second
For your spouse 9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. 10. Income from all other sources not Risted above. Specify the source and amount. Oor not include my benefits received under the Social Security Act or payments received as a widtim of a war crime, a crime against humanshy, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. \$0.00 \$0	Do no	t enter the amount the Social Security	if you contend that the amount Act. Instead, list it here:	received was a benefit			
For your spouse							Weens settler
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. 10. Inscense from all other sources and lated above. Specify the source and amount. 10. Inscense from all other sources and lated above. Specify the source and amount. 10. Inscense from all other sources and lated above. Specify the source and amount. 10a.	-						ALE PROPERTY AND ALE
Description of any branchise received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources not a separate page and put the total on line 10c. 10a.							A CONTRACTOR OF THE CONTRACTOR
Do not include any benefits received under the social sequency of interruptional or domestic sar victim of a war crime, a crime agenetal humanity, or interruptional or domestic services. It necessary, list other sources on a separate page and put the total on line 10c. 10a. \$0.00 \$0.00 10b. \$0.00 \$0.00 11c. Calculate your botal current monthly income. Acid lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. 11c. Calculate your current monthly income for the year. Follow these steps: 12c. Copy your total current monthly income for the year. Follow these steps: 12c. Copy your total current monthly income for the year. Follow these steps: 12c. Copy your total current monthly income for the form. 12b. S48,696.0 12c. Claudate the median family income for this part of the form. 12c. Claudate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the state in which you live. Fill in the median family income for your state and size of household. 3 13. \$73,516.1 14. How do the lines compare? 14a. Xina 12b is lass than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Co to Part 3 and till out Form 22A-2. Part 3: Sign Below By skning here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. **Warmanian** **Decana Doris Mendoza** **Decana Doris Mendoza** Details If you checked line 14a, do NOT fill out or file Form 22A-2.	bene	fit under the Social	Security Act.		\$0.00	\$0.00	.cop)pappowers.cov
as a victim of a war crime, a crime against humanity, of mineratures of understanding of understanding to the total on line 10c. 10a. \$0.00 \$0.00 10b. \$0.00 \$0.00 10c. Total amounts from separate pages, if any. 11. Calculate your total current morthly income. Add lines 2 through 10 for each column. Then add the total for Column 8. 12. Calculate your fortal current morthly income for the year. Foliow these steps: 12. Calculate your current morthly income for the year. Foliow these steps: 12. Copy your total current morthly income from line 11. 12. Copy your total current morthly income from line 11. 12. Copy use a number of morths in a year). 12. The result is your annual income for the year. Foliow these steps: 13. Calculate the median family income that applies to you. Foliow these steps: Fill in the under of people in your household. Fill in the median family income that applies to you. Foliow these steps: 14. How do the lines compare? 14a. Sine 12b is less than or equal to line 13. On the top of page 1, check box 1, Thore is no presumpling of abuse. Go to Part 3 and fill out Form 22A-2. Part 3: 3. Sign Selow By signing here, I declare under pensity of perjury that the information on this statement and in any attachments is true and correct. **Warman Supply Selow** By signing here, I declare under pensity of perjury that the information on this statement and in any attachments is true and correct. **Warman Supply Selow** By signing here, I declare under pensity of perjury that the information on this statement and in any attachments is true and correct. **Warman Supply Selow** By signing here, I declare under pensity of perjury that the information on this statement and in any attachments is true and correct. **Warman Supply Selow** **By signing here, I declare under pensity of perjury that the information on this statement and in any attachments is true and correct. **Warman Supply Selow** **By signing here, I declare under pensity of perjury that the information on this statemen		محدمها بيسيد بالبيادات	-fite received under the SOCIAL	Security Act of Daymenta received			alleparation and the second
10a. \$ 0.00 \$ 50.00 \$ 10b. 10b. 10b. 10b. 10b. 10b. 10b. 10b.		wintim of a war crim	a a crime anainst humanity, (It international or domesuc	c.		***************************************
10b. 10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. 12. Calculate your current monthly income for the year. Follow these steps: 12. Calculate your current monthly income for the year. Follow these steps: 12. Copy your total current monthly income for the mine 11					\$0.00	\$ 0.00	
10c. Total amounts from separate pages, if any. 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income for miles 11					\$ 0.00	\$0.00	***
11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column 6. Part 2: Determine Whether the Means Yest Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 13. Calculate the median family income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the modian family income for your state and size of household. 3					\$0.00	\$0.00	
11. Calculate your total current monthly income. And miles 2 broods in column 5. Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11	}				***************************************	*** **** ***	\$4,058,00
Port 2: Determine Whether the Means Test Applies to Yeu 12. Calculate your current monthly income for the year. Foliow these steps: 12a. Copy your total current monthly income from line 11	11. Calc	ulate your total cu	rrent monthly income. Add line of all for Column A to the total for	nes 2 through 10 for each or Column B	\$4,058.00	+ \$0.00] =	\$4,000.00
12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11	COIL	min. Monada alo					
12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11							
Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12c. \$48,696.0 12d. \$48,6	Part 2	Determine W	hether the Means Test Applies	to You			
Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. 12c. \$48,696.0 12d. \$48,6	12. Cal	culate your curren	t monthly income for the year	Follow these steps:	Copy line 11 here	12a.	\$4,058.00
12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a.	12a.	Copy your total of	current monthly income from li	ne 11	Copy mis to make		
12b. The result is your annual income for this part of the form. 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptoy clerk's office. 14. How do the lines compare? 14a. X. Ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::/2015 If you checked line 14a, do NOT fill out or file Form 22A-2.						12h.	\$48 696.00
Fill in the state in which you live. Fill in the number of people in your household. 3 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::	12b	The result is you	ir annual income for this part o	f the form.			
Fill in the state in which you live. Fill in the number of people in your household. 3 Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::	13. Cal	culate the median	family income that applies to	you. Follow these steps:			
Fill in the number of people in your household. Fill in the median family income for your state and size of household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a.				province province and the second			
Fill in the number of people in your household. Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. In ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. In ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::/ 2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	Fill	in the state in whic	n you live.				
Fill in the median family income for your state and size of household. To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::/2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	Fill	in the number of p	eople in your household.	3		_	
To find a list of applicable median income amounts, go online using the link specified in the separator instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Deeana Doris Mendoza Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.			ly income for your state and si	ze of household		13.	\$73,516.00
14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date:: /2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	§ .		tete en ediam incomo amounte	an online using the link specified it	i ilia daharara		
14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::/2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	ins	tructions for this for	rm. This list may also be availa	able at the bankruptcy clerk's office	•		
14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date::/2015 If you checked line 14a, do NOT fill out or file Form 22A-2.		de die lines son	unara?				
Go to Part 3. 14b. Line 12b is more than line 13, On the top of page 1, check box 2, The presumption of abuse is determined by Form 22A-2. Go to Part 3 and fill out Form 22A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	14. HC	w do the lines con	- they are aguel to line 13. On	the ton of page 1, check box 1, To	here is no presumption of abuse.		
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date:: / /2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	144	Go to Part 3.					
By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Decana Doris Mendoza Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	14	o. Line 12b is m	ore than line 13. On the top of and fill out Form 22A-2.	page 1, check box 2, The presum	ption of abuse is determined by Fo	rm 22A-2.	
Deeana Doris Mendoza Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.	Par	3: Sign Belov	v				
Deeana Doris Mendoza Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.		By signing her	e, I declare under penalty of po	erjury that the information on this st	tatement and in any attachments is	true and correct.	
Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.		. 80	- Nain M	2 md 1	*		
Date:://2015 If you checked line 14a, do NOT fill out or file Form 22A-2.		<u>vela</u>	na vous 11	11 OKICIOZI			
If you checked line 14a, do NOT fill out or file Form 22A-2.	Water and the second se		Deeana Doris Mendo	za 🔾		•	
If you checked line 14a, do NOT fill out or file Form 22A-2.							
		Date:: _	/2015				
	, and the same of	If you checked	l line 14a, do NOT fill out or fil	e Form 22A-2.			
	-						

Form B 201A, Notice to Consumer Debtor(s)

In re Deeana Doris Mendoza / Debtor

Page 2

found to have committed certain kinds of impreper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/29 /2015

Deeana Doris Mendoza

X Date & Sign

Dated: 4 / / /2015

Attorney: Jason Makoto Shimotake

Form B 201A, Notice to Consumer Debtor(s)

Page 2 of 2